

Information to identify the case:

Debtor 1	Perry J. Rowan	Social Security number or ITIN xxx-xx-5927
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Rose M. Rowan	Social Security number or ITIN xxx-xx-6035
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 16-24757-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Perry J. Rowan

Rose M. Rowan
fka Rose M. Lohr

11/16/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Perry J. Rowan
Rose M. Rowan
Debtors

Case No. 16-24757-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Nov 16, 2022

User: auto
Form ID: 3180W

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Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Perry J. Rowan, Rose M. Rowan, 240 Kovalchecks Road, Carmichaels, PA 15320-2656
cr	+ Branch Banking and Trust, c/o Sally E. Edison, Spilman Thomas & Battle, PLLC, One Oxford Centre, Suite 3440, 301 Grant Street Pittsburgh, PA 15219-1407
cr	+ Caterpillar Financial Services Corporation, Buchanan Ingersoll & Rooney PC, c/o Peter S. Russ, Esq., One Oxford Centre, 301 Grant Street, 20th Floor Pittsburgh, PA 15219-1412
cr	+ Caterpillar Financial Services Corporation, Buchanan Ingersoll & Rooney PC, c/o Kelly M. Neal, Esq., One Oxford Centre, 301 Grant Street, 20th Floor Pittsburgh, PA 15219-1412
14341256	+ Bank of the West, Bank Card Center, PO Box 84043, Columbus, GA 31908-4043
14341259	+ Brown & Joseph, PO Box 59838, Schaumburg, IL 60159-0838
14635019	+ Caterpillar Financial Services Corporation, c/o Peter S. Russ, Esq., Buchanan Ingersoll & Rooney PC, One Oxford Centre, 20th fl., Pittsburgh, PA 15219-1400
15543535	+ Citigroup Mortgage Loan Trust 2022-A, Serviced by Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
14885452	+ David W. Raphael, Esquire, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14799104	+ First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14341271	+ Hillmeade Apartments, 6800 Highway 70 South, Nashville, TN 37221-2271
14341273	+ Lease Operations, 111 Executive Center Drive, Suite 102, Columbia, SC 29210-8414
14341274	+ MedicWest Ambulance, Inc., 50 south Main Street, Suite 401, Akron, OH 44308-1829
14341263	+ Navitas Credit Corp., c/o Cohn & Dussi, LLC, 500 West Cummings Park, Suite 2350, Woburn, MA 01801-6544
14341276	+ Navitas Credit Corp., 814 US Highway A1A N Ste 201, Ponte Vedra Beach, FL 32082-3269
14341279	+ Pennsylvania Association of Credit Mgmt., 3737 Library Road, Pittsburgh, PA 15234-2232
14341280	+ Q&M Construction, 1066 Fish Rdige Road, Cameron, WV 26033-2316
14341281	+ Quality Asset Recovery, 7 Foster Ave, Ste 101, Gibbsboro, NJ 08026-1191
14341289	+ Wade's Body & Frame Shop, 71 N. Maiden Street, Waynesburg, PA 15370-1713
14341290	+ Whole Solutions, 1217 Salt Springs Road, Mineral Ridge, OH 44440-9331

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		Nov 17 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 16 2022 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 17 2022 04:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 16 2022 23:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA

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			17128-0946
cr	+ Email/Text: bankruptcy@bbandt.com	Nov 16 2022 23:57:00	BRANCH BANKING AND TRUST COMPANY, Branch Banking and Trust Company, 50 Aviemore Court, Pinehurst, NC 28374, UNITED STATES 28374-9732
cr	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Nov 16 2022 23:56:00	Fifth Third Bank, N.A., PO Box 9013, Addison, TX 75001-9013
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 16 2022 23:56:00	First National Bank of Pennsylvania, c/o Donna Donaher, One North Shore Center, 12 Federal Street, First Floor, Pittsburgh, PA 15212-5752
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 16 2022 23:57:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14341254	+ Email/PDF: bncnotices@becket-lee.com	Nov 16 2022 23:55:38	American Express, PO Box 981537, El Paso, TX 79998-1537
14341253	+ Email/PDF: bncnotices@becket-lee.com	Nov 16 2022 23:55:12	American Express, PO Box 1270, Newark, NJ 07101-1270
14344738	Email/PDF: bncnotices@becket-lee.com	Nov 16 2022 23:55:09	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14341255	EDI: BANKAMER.COM	Nov 17 2022 04:48:00	Bank of America, PO Box 15019, Wilmington, DE 19886
14658986	EDI: BANKAMER.COM	Nov 17 2022 04:48:00	BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785
14341257	+ Email/Text: bankruptcy@bbandt.com	Nov 16 2022 23:57:00	BB&T, PO Box 580340, Charlotte, NC 28258-0340
14400657	+ Email/Text: bankruptcy@bbandt.com	Nov 16 2022 23:57:00	BB&T, Bankruptcy Section, 100-50-01-51, PO Box 1847, Wilson, NC 27894-1847
14341260	Email/Text: fpdbankruptcynoticesgroup@cat.com	Nov 16 2022 23:57:00	Caterpillar Financial Services, PO Box 13834, Newark, NJ 07188
14341262	+ EDI: CITICORP.COM	Nov 17 2022 04:53:00	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
14341264	+ EDI: WFNNB.COM	Nov 17 2022 04:53:00	Comenity Bank/GNDRMNT, PO Box 182789, Columbus, OH 43218-2789
14341265	+ EDI: WFNNB.COM	Nov 17 2022 04:53:00	Comenity Bank/Total Rewards Visa, PO Box 182789, Columbus, OH 43218-2789
14341266	+ Email/Text: bankruptcy@credencerm.com	Nov 16 2022 23:57:00	Credence Resource Mgmt, 17000 Dallas Parkway # 204, Dallas, TX 75248-1940
14341267	EDI: DISCOVER.COM	Nov 17 2022 04:53:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
14410435	EDI: DISCOVER.COM	Nov 17 2022 04:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14341268	Email/Text: collectionbankruptcies.bancorp@53.com	Nov 16 2022 23:57:00	Fifth Third Bank, 38 Fountain Square Plaza, Cincinnati, OH 45263
14341269	Email/Text: collectionbankruptcies.bancorp@53.com	Nov 16 2022 23:57:00	Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45263
14419410	Email/Text: EBNBKNOT@ford.com	Nov 16 2022 23:57:00	Ford Motor Credit Company LLC, P.O. BOX 62180, COLORADO SPRINGS, CO 80962
14405018	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Nov 16 2022 23:56:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14341270	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 16 2022 23:56:00	First National Bank, 3320 E State Street, Hermitage, PA 16148-3301
14420142	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 16 2022 23:56:00	First National Bank of Pennsylvania, c/o Donna

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14341272	+ Email/Text: bankruptcy@huntington.com	Nov 16 2022 23:57:00	Donaher, One North Shore Center, 12 Federal Street, 1st Floor, Pittsburgh, PA 15212-5752
14341261	EDI: JPMORGANCHASE	Nov 17 2022 04:53:00	Huntington National Bank, PO Box 2059, Columbus, OH 43216-2059
14341275	+ Email/Text: NESCollections@NESPOWER.com	Nov 16 2022 23:56:00	Chase, Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
14341277	+ Email/Text: electronicbkydocs@nelnet.net	Nov 16 2022 23:57:00	Nashville Electronic Services, 1214 Church Street, Nashville, TN 37246-0002
14637956	EDI: AGFINANCE.COM	Nov 17 2022 04:53:00	Nelnet, 3015 S Parker Rd Ste 400, Aurora, CO 80014-2904
14341278	+ EDI: AGFINANCE.COM	Nov 17 2022 04:53:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14406852	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 16 2022 23:55:26	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
14405383	EDI: Q3G.COM	Nov 17 2022 04:53:00	PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14341283	+ EDI: RMSC.COM	Nov 17 2022 04:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14341284	+ EDI: RMSC.COM	Nov 17 2022 04:53:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
14341282	+ Email/Text: bankruptcy@bbandt.com	Nov 16 2022 23:57:00	SYNCB/Wal-Mart, PO Box 965036, Orlando, FL 32896-5036
14341285	EDI: CITICORP.COM	Nov 17 2022 04:53:00	Sheffield Financial Corp, PO Box 1847, Wilson, NC 27894-1847
14341286	Email/Text: marisa.sheppard@timepayment.com	Nov 16 2022 23:57:00	THD/CBNA, P O Box 6497, Sioux Falls, SD 57117-6497
14415845	+ Email/Text: bankruptcy@huntington.com	Nov 16 2022 23:57:00	Time Payment Corp., 10M Commerce Way, Woburn, MA 01801
14341287	+ EDI: WFNNB.COM	Nov 17 2022 04:53:00	The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
14341288	+ EDI: CITICORP.COM	Nov 17 2022 04:53:00	Total Rewards Visa, PO Box 659584, San Antonio, TX 78265-9584
14405012	+ Email/Text: electronicbkydocs@nelnet.net	Nov 16 2022 23:57:00	Tractor Supply/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
			US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank Of America, N.A.
cr		Citigroup Mortgage Loan Trust 2022-A
cr		Fifth Third Bank
cr		Ford Motor Credit Company LLC
cr		The Huntington National Bank
cr	*	American Express Bank, FSB, c/o Becket and Lee, LLP, PO Box 3001, Malvern, PA 19355-0701
14885451	*+	First National Bank, 3320 E State Street, Hermitage PA 16148-3301
14341252	##+	Allied Interstate, PO Box 361445, Columbus, OH 43236-1445

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14341258

##+

Black Diamond Equipment Rental, 2080 Rail Street, Morgantown, WV 26501-7874

TOTAL: 5 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Citigroup Mortgage Loan Trust 2022-A bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Bank Of America N.A. bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Fifth Third Bank bnicholas@kmllawgroup.com
Brian C. Thompson	on behalf of Plaintiff Rose M. Rowan bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Debtor Perry J. Rowan bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Plaintiff Perry J. Rowan bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Joint Debtor Rose M. Rowan bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Debra Lee Hovatter	on behalf of Creditor BRANCH BANKING AND TRUST COMPANY dhovatter@spilmanlaw.com
Denise Carlon	on behalf of Creditor Citigroup Mortgage Loan Trust 2022-A dcarlon@kmllawgroup.com
Donna M. Donaher	on behalf of Creditor First National Bank of Pennsylvania donaherd@fnb-corp.com
James A. Prostko	on behalf of Creditor Bank Of America N.A. jprostko@c-vlaw.com, jamesprostko@gmail.com
James P. Valecko	on behalf of Creditor Ford Motor Credit Company LLC jvalecko@weltman.com PitEcf@weltman.com
Jeremy J. Kobeski	on behalf of Creditor Bank Of America N.A. pawb@fedphe.com, mcupec@grenenbirsic.com

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Kelly M. Neal

on behalf of Creditor Caterpillar Financial Services Corporation kelly.neal@bipc.com
donna.curcio@bipc.com;sean.kenny@bipc.com;eservice@bipc.com

Keri P. Ebeck

on behalf of Defendant Fifth Third Bank kebeck@bersteinlaw.com jbluemle@bersteinlaw.com

Marisa Myers Cohen

on behalf of Creditor The Huntington National Bank ecfmail@ecf.courtdrive.com mcohen@mwc-law.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Pamela J. Wilson

on behalf of Trustee Pamela J. Wilson pwilson@epiqtrustee.com pwilson@ecf.axosfs.com

Peter S. Russ

on behalf of Creditor Caterpillar Financial Services Corporation peter.russ@bipc.com
steven.dewick@bipc.com;donna.curcio@bipc.com

Ronda J. Winnecour

cmeclf@chapter13trusteedpa.com

Sally E. Edison

on behalf of Creditor Branch Banking and Trust sedison@spilmanlaw.com tcollins@spilmanlaw.com

Travis Knobbe

on behalf of Creditor BRANCH BANKING AND TRUST COMPANY tknobbe@spilmanlaw.com dambrose@spilmanlaw.com

TOTAL: 23